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Abstract

This research aims to illuminate the impact of practicing the strategic planning process in the microfinance institutions (MFIs) in the Gaza Strip to reach the Third Millennium Development Goals (MDGs) of the United Nations through investigating the relationship between the implementation of the strategic planning stages and the MDGs. Therefore, the researchers take up the descriptive analytical method which includes using literature review and field methods in data collection via questionnaire. And statistically analyzing the questionnaire to test the research hypotheses through recovering of (69) questionnaires from the employees at the MFIs by using the comprehensive survey.

The research results show that strategic planning in the MFIs has appositive and significant statistical effect on reaching the MDGs, strategic planning affect positively and to high degree the strategic plan formulation, implementation, monitoring and evaluation phases to reach the MDGs. In addition, the research results confirm that microfinance services affect positively and to a high degree reaching the MDGs of poverty alleviating, economic and social empowering for women, and environment preservation, while they affect moderately reaching the MDGs of improving education level and improving health level among the beneficiaries of microfinance services.

The researchers recommend the management leadership in the MFIs to integrate the MDGs during the strategic planning stages through targeting the underprivileged and low-income people, and to activate and promote the MDGs of improving education and health level through providing microfinance programs to reach these goals. Moreover, the research recommends the MFIs to provide internal and external financial resources, to monitor and to evaluate the social performance according to specific criteria that take into consideration reaching the MDGs.

Also, it recommends the governmental organizations and the international donating agencies to coordinate between the national development plans and the donors' plans to achieve the MDGs effectively and efficiently, and to provide sufficient financial grants to the MFIs to enable them to provide financial services for a large number of the poor

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